

**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**

**Management of Financial Institutions and Services**

**Objective:**

The basic objective is to provide students an insight into the principles, operational policies and Practices of Financial Institutions of Indian Money and Capital Market and providing students an insight into various services rendered by Financial Institutions.

<b>Sr.No.</b>	<b>Topic</b>
1.	Current scenario of financial sector in Indian economy and its brief comparison with financial sectors in other countries.
2.	Money and capital markets, Network of financial institution in India, Financial Products in money market – Commercial Paper, Certificate of Deposits and T-Bills.
3.	Banking Financial Institutions – Commercial Banks, Co-operative Banks, Universal Banking
4.	Export Oriented financial institutions – EXIM Bank, Agriculture Oriented Financial Institutions - NABARD, Insurance Sector Financial Institutions, Bancassurance, Housing Finance Institutions and Non-banking Financial institutions.
5.	Regulatory Authorities – RBI, IRDA, AMFI
6.	Mutual Funds in India.
7.	Merchant Banking activities and SBI's Role.
8.	Bank's Financial Statements: Basic Concept – Bank Liabilities, Bank Assets, Loan and Advances Contingent Liabilities, The income statement. Financial Statements of Banks Operating In India Analysing Bank's Financial Statements Key performance indicators for banks – Efficiency and Expense control Ratios, Liquidity, Risk, and Profitability. Alternative Models for Bank Financial Statement Analysis – Measures Based on Total Operating Revenue, Stock Market Based Performance Measures, Customer – centric Performance measures.
9.	Financial services – factoring, forfeiting, Securitization
10.	Credit Rating
11.	Anti-money Laundering (AML) and Know Your Customer (KYC) Norms – International Best Practices and Guidelines for Indian Banks.
12.	High Tech Banking: E-Payment Systems and Electronic Banking – E-Payments, Internet / Phone/Mobile Banking – The Age of Electronic Banking, Electronic Clearing System, Electronic Fund Transfer.

**References:**

1. Gordon & Natrajan – Financial Markets & Services, HPH.
2. L.M. Bhole – Financial Institutions & Markets, TMH.
3. Justin Paul & Padmalatha Suresh - Management of Banking and Financial Services, Pearson Education.
4. Dr. S Gurusamy – Merchant Banking and Financial Services, HPH.
5. Vasant Desai – The Indian Financial System, HPH.
6. Nalinin Prava Tripathy – Financial Services, PHI